

BUDGET STRETCHING IDEAS

Tips for Cutting Fuel Costs

(NAPSA)—According to the National Retail Foundation, the average consumer spends more than \$500 on the holidays. With a little planning and ingenuity, the “most wonderful time of the year” doesn’t have to be a family budget breaker.

“Making—and sticking to—a budget is one of the best ways to avoid overspending during the holidays,” said Citi® Cards’ Patrick McCann, Senior Vice President, Client Development. “However, many people only budget for gifts and forget to include holiday-related expenditures such as food and travel.

“With trips to the mall and family gatherings more frequent than usual, simply having a plan to stretch your fuel budget is an easy, often overlooked way to save money during the busy season.”

A few simple adjustments can help you maximize your budget and your time during the hustle and bustle of the holidays.

Look for credit card gasoline rebates. Credit cards offer a variety of bonuses and rewards for purchases. One of the best deals for consumers this year may be an introductory triple rebate offer from Shell MasterCard® from Citi® Cards, which allows new cardholders to earn a rebate of 15 percent per gallon on Shell gasoline (that’s an average of 35 cents per gallon when gas costs \$2.35 per gallon) and a 3 percent rebate on all other purchases—just in time to maxi-



Reducing your driving speed reduces fuel consumption, say experts.

mize holiday budgets. Customers must apply for the card before Jan. 15, 2006, to qualify for the triple rebate, and can then take advantage of this triple rebate offer for 60 days from the date their new account is opened. At the end of the 60-day promotional period, the rebate returns to the everyday savings of a 5 percent rebate on all Shell gasoline and a 1 percent rebate on purchases made everywhere else MasterCard is accepted.

Map your shopping trip. Avoid unnecessary trips by plotting your route and combining several shorter errands into one outing.

Loading packages into the trunk rather than onto a roof rack can also save fuel costs. A loaded roof rack creates aerodynamic drag and

can decrease your fuel economy.

Shop early, late and at off-peak hours. Pre-season and last-minute holiday deals are part of the holiday season and can save you money. But remember to avoid rush hour while you shop for specials because time spent idling in traffic wastes gasoline.

Plan a holiday tune-up. Proper maintenance greatly increases a vehicle’s fuel economy. Checking and replacing air filters regularly can increase fuel economy. And a well-tuned engine and properly inflated tires will also help cut costs and get you to those holiday parties safely.

Relax. The holidays can be a whirlwind of activity and it’s important to avoid that frantic pace on the highway—speeding greatly decreases fuel economy in addition to your safety. Fuel efficiency decreases significantly at speeds in excess of 60 miles per hour. Observing the speed limit can increase fuel economy by 7 to 23 percent. Other aggressive driving techniques like tailgating or rapid acceleration and braking can also lower gas mileage.

Shop online. In addition to providing a fast and convenient way to shop, the Internet lets you compare prices on holiday gifts so you spend less time and money refueling.

For more information about stretching your fuel budget or to apply for a Shell MasterCard, visit www.877MyShell.com.